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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/747,612	12/30/2003	Phillip Ace McCoppin	201818-0307164	2890
909 7590 04/20/2009 PILLSBURY WINTHROP SHAW PITTMAN, LLP P.O. BOX 10500 MCLEAN, VA 22102				
EXAMINER BAIRD, EDWARD J				
ART UNIT 3695		PAPER NUMBER		
MAIL DATE 04/20/2009		DELIVERY MODE PAPER		

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Interview Summary

Application No.

10/747,612

Applicant(s)

MCCOPPIN ET AL.

Examiner

Ed Baird

Art Unit

3695

All participants (applicant, applicant's representative, PTO personnel):

(1) Ed Baird, Examiner.(3) Charles Kyle, SPE.(2) Larry Hume, Attorney.

(4) ____.

Date of Interview: 08 April 2009.

Type: a) ☐ Telephonic b) ☐ Video Conference

c) ☒ Personal [copy given to: 1) ☐ applicant 2) ☒ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No.

If Yes, brief description: ____.

Claim(s) discussed: 1 and 13.

Identification of prior art discussed: Lawrence.

Agreement with respect to the claims f) ☐ was reached. g) ☒ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Applicant's representative argued that FDIC insurance as disclosed in the prior art was not the same as Applicant's "guaranteed funding" as claimed in claim 1. It was also discussed that Fedwire as disclosed in the prior art discloses guaranteeing of transfers. Applicant's Attorney was advised to clarify claim language to include guaranteeing steps which may be considered novel.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

/Ed Baird/
Examiner, Art Unit 3695

/Charles R. Kyle/
Supervisory Patent Examiner, Art Unit 3695